

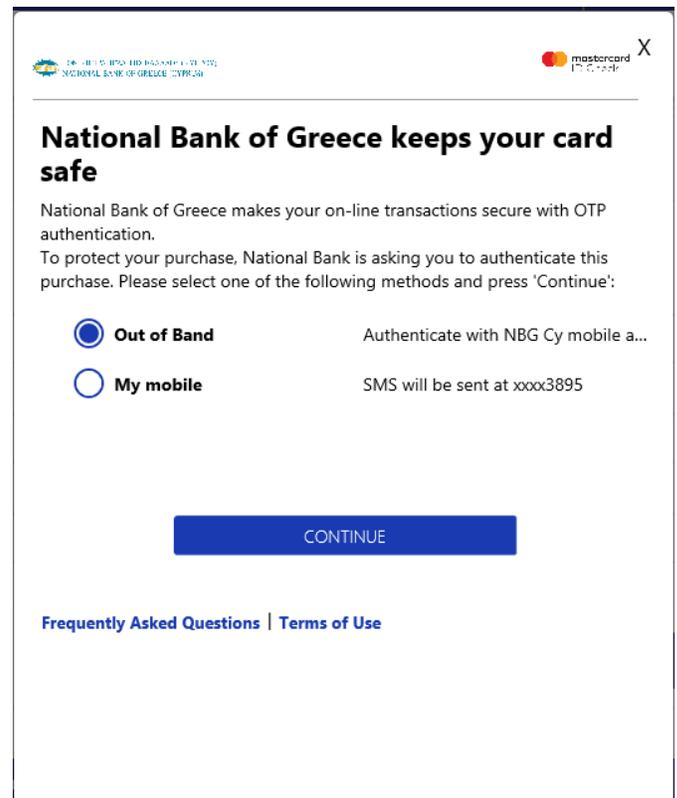
Using the 'NBG CY 3DS' app to verify online card transactions.

For added security in the online card transactions and provided the merchant's website supports card transaction verification through Mastercard Identity Check  , you will be asked to verify it.

Now you have the ability to conduct secure transactions on the internet through the new application NBGCY 3DS simply by following the steps below:

Step 1 – Choose a transaction verification method

To verify the transaction through the National Bank of Greece (Cyprus) new application, **NBGCY 3DS**, select on your screen the '**Out of Band**' verification option, and then press 'Continue'.



National Bank of Greece keeps your card safe

National Bank of Greece makes your on-line transactions secure with OTP authentication.
To protect your purchase, National Bank is asking you to authenticate this purchase. Please select one of the following methods and press 'Continue':

Out of Band Authenticate with NBG Cy mobile a...

My mobile SMS will be sent at xxxx3895

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Step 2 – Transaction information to NBGCY 3DS app

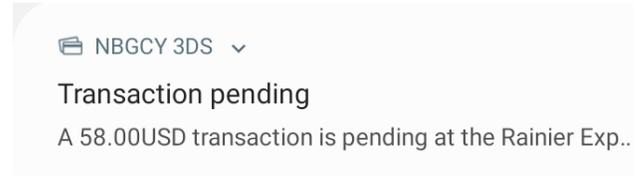
The transaction information is automatically sent to the **NBGCY 3DS** application on the cardholder's mobile phone.

Open the NBGCY 3DS app or select the push notification received and proceed to the verification of the pending transaction.

If you are already logged in the NBGCY 3DS app, just press the refresh button or scroll down to view the pending transaction.

Important: The transaction cannot take place without a valid mobile phone number declared to the Bank. Make sure your personal data is up to date with National Bank of Greece (Cyprus), including your mobile phone number.

You must also have internet access when using the app from your smartphone or tablet.

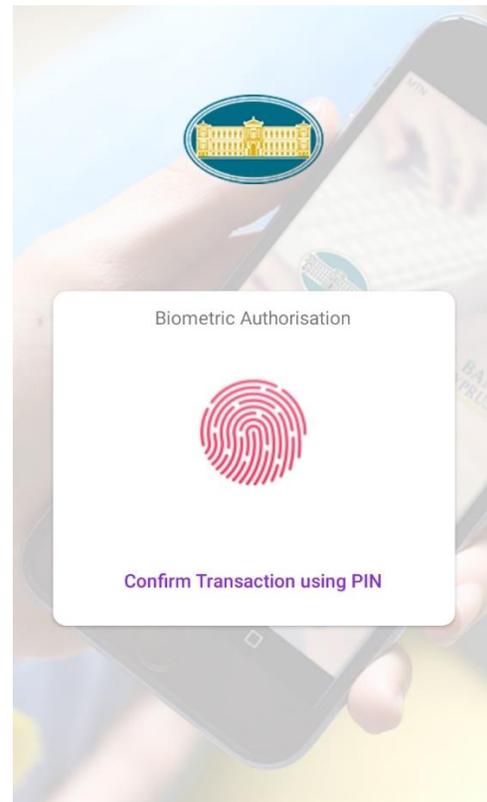


Step 3 – Selecting your authentication method

If your device supports biometric data, you can easily and quickly open the NBGCY 3DS application.

Otherwise you can enter the personal identification number (PIN) that you created when you registered to the NBGCY 3DS application.

Upon successful confirmation of your identity, the details of the transaction are displayed for verification.



Step 4 – Transaction Verification

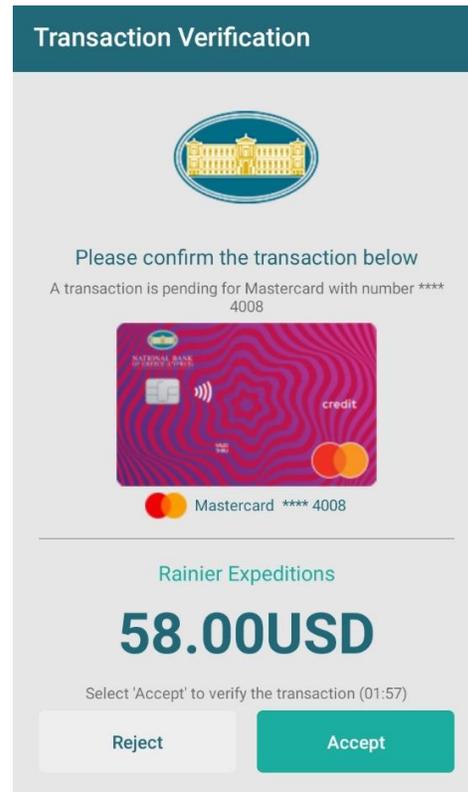
Thanks to the dynamic association protocol (a security measure through which you are notified on a second communication channel about payment information), your transaction details will appear on the application screen.

The options of **'Reject'** and **'Accept'** are also available on the screen.

By simply selecting **'Accept'** the transaction verification is completed!

If the transaction details are incorrect, or for any reason you do not accept the transaction, press **'Reject'** and the transaction is automatically cancelled.

Note: For security reasons, only the last four (4) digits of the card are displayed on the app screen.



Step 5 – Exit / Close App

Press 'Exit' to close the application.

Confirmation of the successful completion of your transaction will be received from the merchant's website.

